

First Bank of Delaware  
December 31, 2007

**First Bank of Delaware**  
**Condensed Income Statement (unaudited)**

(Dollar amounts in thousands  
except per share data)

	Three Months Ended December 31,		Twelve Months Ended December 31,	
	2007	2006	2007	2006
Net Interest Income	\$ 2,277	\$ 1,736	\$ 7,487	\$ 6,424
Provision for Loan Losses	970	33	1,142	948
Other Income	5,536	1,866	18,231	7,813
Other Expenses	2,655	2,159	11,991	8,028
Income Taxes	\$ 1,460	\$ 484	\$ 4,401	\$ 1,827
Net Income	<u>\$ 2,728</u>	<u>\$ 926</u>	<u>\$ 8,184</u>	<u>\$ 3,434</u>
Diluted EPS	<u>\$ 0.24</u>	<u>\$ 0.08</u>	<u>\$ 0.71</u>	<u>\$ 0.36</u>

**First Bank of Delaware**  
**Condensed Balance Sheet (unaudited)**

(Dollar amounts in thousands)

Assets	December 31, 2007	December 31, 2006
	Federal Funds Sold and Other Interest Bearing Cash	\$ 14,277
Investment Securities	17,319	9,861
Commercial and Other Loans	79,484	69,557
Allowance for Loan Losses	(2,581)	(1,860)
Other Assets	<u>10,862</u>	<u>9,517</u>
Total Assets	<u>\$ 119,361</u>	<u>\$ 123,913</u>
Liabilities and Shareholders' Equity:		
Transaction Accounts	\$ 61,484	\$ 48,675
Time Deposit Accounts	19,319	43,961
Other Liabilities	4,398	5,424
Shareholders' Equity	<u>34,160</u>	<u>25,853</u>
Total Liabilities and Shareholders' Equity	<u>\$ 119,361</u>	<u>\$ 123,913</u>

Attachment #2

First Bank of Delaware  
 December 31, 2007  
 (Dollars in thousands )  
 (unaudited)

Financial Data:	At or For the Three Months Ended		At or For the Twelve Months Ended	
	December 31, 2007	December 31, 2006	December 31, 2007	December 31, 2006
Return on average assets	8.73 %	3.00 %	6.13 %	3.26 %
Return on average equity	32.46 %	14.43 %	27.55 %	16.58 %
Share information:				
Book value per share	\$3.00	\$2.29	\$3.00	\$2.29
Shares o/s at period end, net of treasury stock	11,377,101	11,359,017	11,377,101	11,359,017
Average diluted shares o/s	11,477,000	11,535,000	11,525,000	9,667,000

Attachment #3

First Bank of Delaware

December 31, 2007

(Dollars in thousands except per share data)

(unaudited)

Credit Quality Ratios:

	At or for the	
	Three months	Three months
	ended	ended
	December 31,	December 31,
	2007	2006
	<u>                    </u>	<u>                    </u>
Non-accrual and loans accruing, but past due 90 days or more	\$ 970	\$ 31
Restructured loans	<u>-</u>	<u>-</u>
Total non-performing loans	970	31
OREO	<u>18</u>	<u>31</u>
Total non-performing assets	<u>\$ 988</u>	<u>\$ 62</u>
Non-performing loans as a percentage of total loans	1.22%	0.04%
Nonperforming assets as a percentage of total assets	0.83%	0.05%
Allowance for loan losses to total loans	3.25%	2.67%
Allowance for loan losses to total non-performing loans	266.08%	6000.00%

Attachment #4

First Bank of Delaware  
 December 31, 2007  
 (Dollars in thousands )  
 (unaudited)

Quarter-to-Date  
 Average Balance Sheet

	Three months ended December 31, 2007			Three months ended December 31, 2006		
<b>Interest-Earning Assets:</b>	Average Balance	Interest	Average Yield/ Cost	Average Balance	Interest	Average Yield/ Cost
Commercial and other loans	\$ 73,914	\$ 2,390	12.83 %	\$ 76,523	\$ 2,043	10.59 %
Investment securities	11,076	158	5.72	6,892	102	5.90
Federal funds sold	27,826	328	4.67	31,117	416	5.31
Total interest-earning assets	112,816	2,876	10.12	114,532	2,561	8.87
Other assets	11,128			8,061		
Total assets	\$ 123,944	\$ 2,876		\$ 122,593	\$ 2,561	
<b>Interest-bearing liabilities:</b>						
Interest-bearing deposits	\$ 51,291	\$ 599	4.63 %	\$ 68,436	\$ 825	4.78 %
Borrowed funds	-	-	-	-	-	-
Total interest-bearing liabilities	51,291	599	4.63	68,436	825	4.78
Non-interest and interest-bearing funding	85,401	599	2.78	91,547	825	3.57
Other liabilities:	5,194			5,585		
Total liabilities	90,595			97,132		
Shareholders' equity	33,349			25,461		
Total liabilities & shareholders' equity	\$ 123,944			\$ 122,593		
Net interest income		\$ 2,277			\$ 1,736	
Net interest margin			8.01 %			6.02 %

## Attachment #5

First Bank of Delaware  
December 31, 2007  
(Dollars in thousands )  
(unaudited)

Year-to-Date  
Average Balance Sheet

	Twelve months ended December 31, 2007			Twelve months ended December 31, 2006		
	Average Balance	Interest	Average Yield/ Cost	Average Balance	Interest	Average Yield/ Cost
<b>Interest-Earning Assets:</b>						
Commercial and other loans	\$ 73,260	\$ 8,057	11.00 %	\$ 60,595	\$ 6,941	11.46 %
Investment securities	10,142	598	5.90	2,942	173	5.87
Federal funds sold	<u>38,444</u>	<u>1,994</u>	<u>5.19</u>	<u>31,121</u>	<u>1,562</u>	<u>5.02</u>
Total interest-earning assets	121,846	10,649	8.74	94,658	8,676	9.17
Other assets	<u>11,677</u>			<u>10,508</u>		
Total assets	<u>\$ 133,523</u>	\$ 10,649		<u>\$ 105,166</u>	\$ 8,676	
<b>Interest-bearing liabilities:</b>						
Interest-bearing deposits	\$ 63,628	\$ 3,141	4.94 %	\$ 54,016	\$ 2,252	4.17 %
Borrowed funds	<u>259</u>	<u>21</u>	<u>8.25</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total interest-bearing liabilities	<u>63,887</u>	<u>3,162</u>	<u>4.95</u>	<u>54,016</u>	<u>2,252</u>	<u>4.17</u>
Non-interest and interest-bearing funding	98,007	3,162	3.23	77,906	2,252	2.89
Other liabilities:	<u>5,806</u>			<u>6,556</u>		
Total liabilities	<u>103,813</u>			<u>84,462</u>		
Shareholders' equity	<u>29,710</u>			<u>20,704</u>		
Total liabilities & shareholders' equity	<u>\$ 133,523</u>			<u>\$ 105,166</u>		
Net interest income		<u>\$ 7,487</u>		<u>\$ 6,424</u>		
Net interest margin			<u>6.14 %</u>			<u>6.79 %</u>